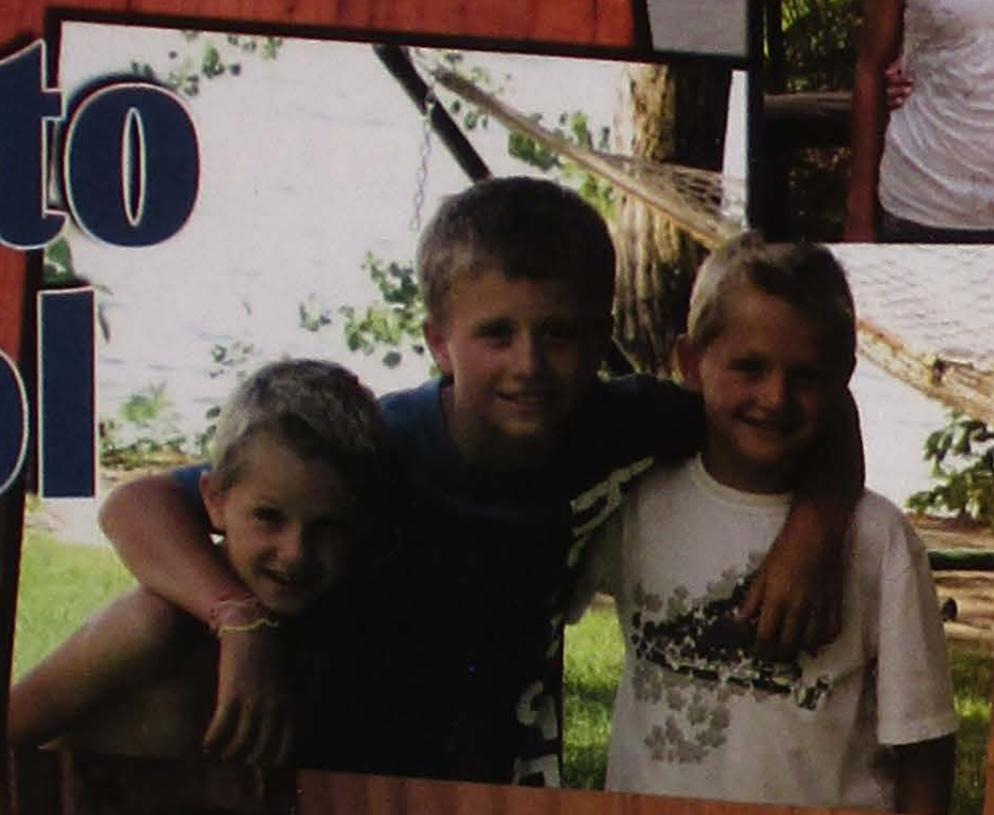
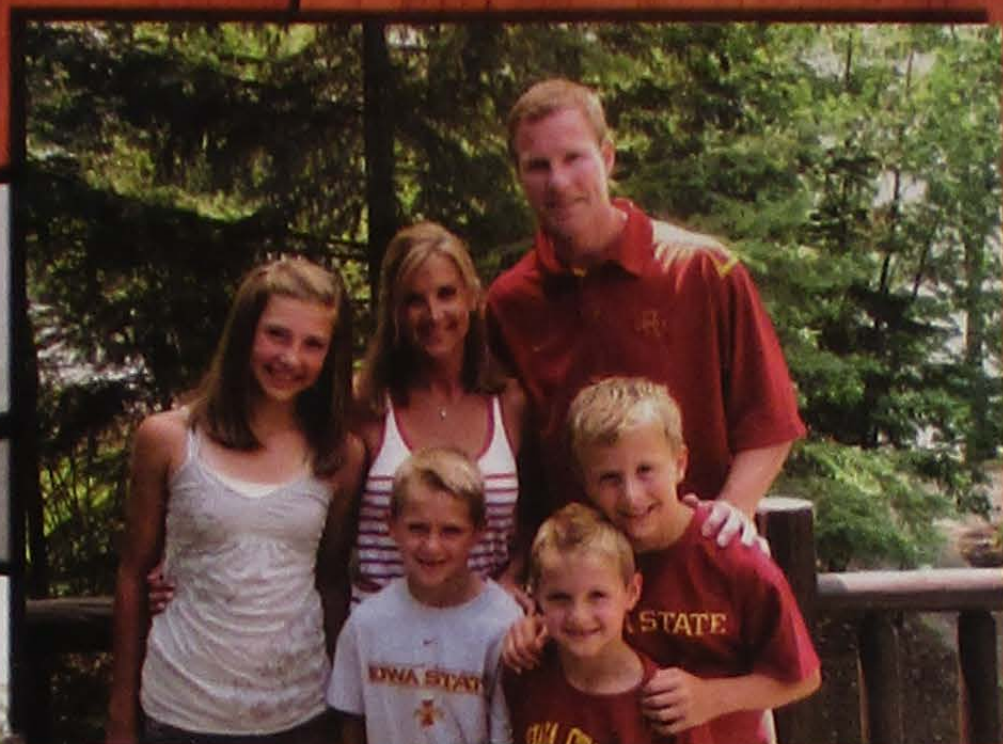


Facets

AUGUST 2010

Back to School



Q&A with Carol Hoiiberg

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.....
Amy Clark RD, LD



WELCOME TO Facets

Fac-et - n.

1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered.

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In this issue

- 4 HOMECOMING**
Carol Hoiberg returns to Ames with husband and four children.
- 6 DIETITIAN**
Learn the three R's for back-to-school breakfast.
- 7 FITNESS**
Get schooled in group exercise.
- 8 SCHOOL CLOTHES**
How to sew a simple back-to-school wardrobe.
- 13 SKIN CARE**
Avoiding MRSA.
- 16 FACETS CALENDAR**
- 17 COLLEGE PREP**
Study tips.
- 18 GIRLFRIEND'S GUIDE TO FINANCIAL INDEPENDENCE**
- 19 STRIKE UP THE BAND**
Marching band season begins.
- 20 SCHOOL BUS CHALLENGE**
Woman recalls childhood bus route.
- 21 FOOD BITES**
Carry-out breakfast.
- 22 SOMETHING TO LOOK FORWARD TO**
Hair tips from Joshua Duchene.
- 23 FACETED WOMEN**
Meet Heather Praska-Doty and Belinda Christophels.
- 26 HUE & CRY**
Back-to-school preparation.

Cover photos contributed

Top right photo: The Hoibergs, back row, from left, Paige, Carol and Fred; front row, from left, Sam, Charlie and Jack.

Center photo: From left, Charlie, Jack, Sam and Paige hang out on the day of the press conference where their dad was welcomed as the new coach of the Iowa State University men's basketball team.

Top center photo: From left, Sam, Jack and Charlie.

Top left photo: Fred and Sam.

Bottom right photo: Charlie and Sam.

August 2010 | FACETS | 3

Debra Atkinson, M.S., CSCS, graduated from Iowa State where she's also taught in the department of kinesiology for 12 years. She has been a fitness professional — writing, speaking and practicing for 25 years. She runs, bikes, swims and plays golf in Ames with her son and Old English Sheepdog.



Peggy Best is an administrative specialist for the Center for Crops Utilization Research and the BioCentury Research Farm at Iowa State University. She is married and lives in Ames. She has one son, one stepdaughter and two grandsons.



Clare Bills is a writer, speaker and artist living in Ames. She has a master's in journalism and is also a graduate of the Institute for Children's Literature. After working in public relations and news radio for many years, she now writes for magazines and online websites, as well as adding decorative touches to homes and businesses in central Iowa.



Jenn Boccella is a senior at Iowa State University, majoring in communication studies/journalism. She is involved with the campus ministry The Salt Company and enjoys quality time with family and friends.



Deborah Bunka is a freelance writer, graphic designer and jewelry maker. Her interests include politics, literature and geology. A Canada native, she moved to Ames 12 years ago where she lives with her husband and two children.



Amy Clark received a bachelor's degree from Iowa State University with an emphasis in dietetics. She is certified in adult weight management. Her goal at Hy-Vee is to increase awareness in the community of the impact nutrition can have on well-being.



Molly Clark is an Iowa State University student majoring in journalism visual communications. She is from Atlantic. Molly also works part time as a street vendor in Ames.



Kathy L. P. Cook, M.D., is a board certified dermatologist. She works at Skin Solutions Dermatology in Ames.



Joshua Duchene is a licensed cosmetologist who works at a salon in Ames.



Rose E. Morgart Elsbecker is an educator, freelance writer and musician who lives in Marshalltown. She received her bachelor's in education from University of Northern Iowa, and serves as a mentor to high school students in the TAG program at the local high school. She conducts creative writing workshops with elementary students in the area.



Karen Petersen graduated from Iowa State University in family resource management. She is a Certified Financial Planner, has three grandchildren and can be found kayaking on Ada Hayden Lake.



Contributors

Homecoming

By JENN BOCCELLA

Sitting down to coffee with Carol Hoiberg is like having a conversation with someone you have known for years — and in a way, everyone in Cyclone Country has. She is returning to Ames after 15 years, and it truly feels like a homecoming. Not only was she born and raised in Cyclone Country, graduating from Ames High School and Iowa State University, but she also married her high school sweetheart — who just happens to be the newly appointed head coach for the Iowa State University men's basketball team, Fred Hoiberg.

As "The Mayor" and his wife make the transition back to Iowa with their four children, Paige, 13, Jack, 11, and the twins, Sam and Charlie, 7, the family is excited about the future ahead.

Q: How does it feel coming back to Ames?

A: It feels great. We're excited. I think Ames is a fantastic place to grow up, and we're excited about raising our family here. If you had asked our kids

even before we knew we were moving here, what's their favorite place on the planet, they would say Disney World and Ames. Also, the fact that we have two sets of grandparents here will make it a smooth and easy transition for the kids.

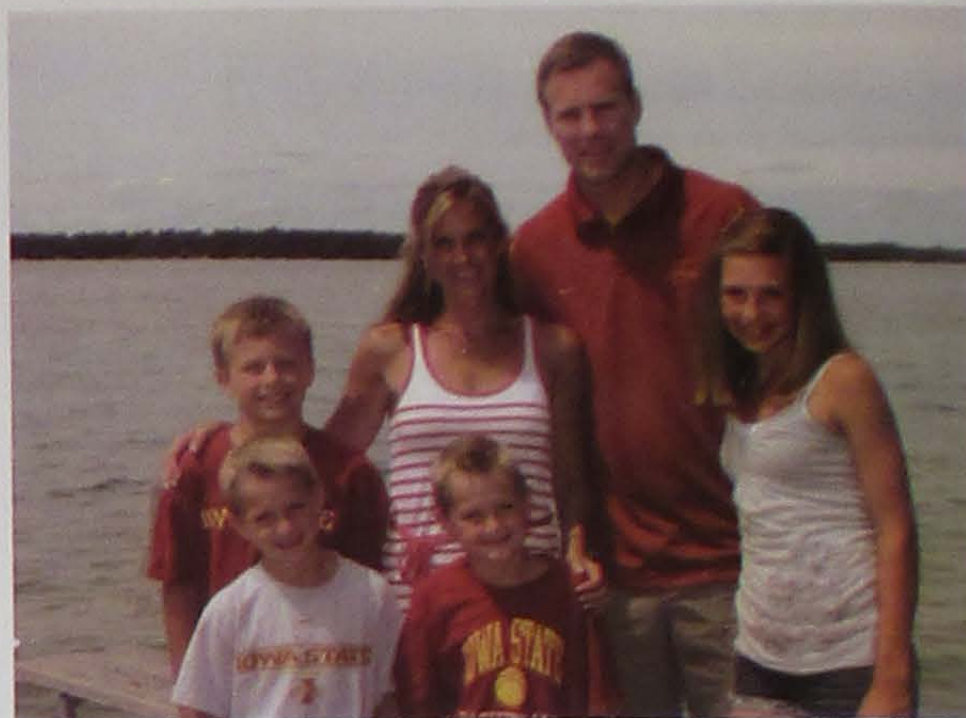
Q: What concerns you the most?

A: At this point, I don't have any concerns. I have the utmost confidence in Fred. I know that this is what he is meant to do; it's his dream job, and I know that he is going to do well. We don't have any concerns right now; we're just really excited.

Q: Knowing how popular Cyclone sports are in this area, do you have any concerns about moving back to Ames and being in the spotlight?

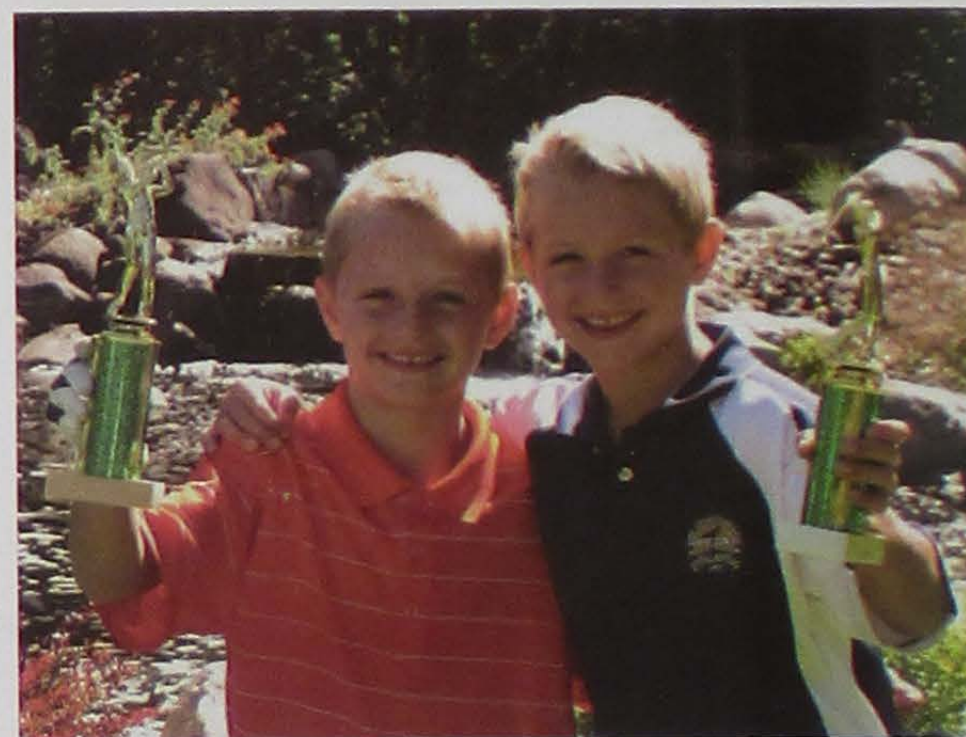
A: Cyclone fans are so supportive of their athletic teams, and the support for Fred since he took the job late in April has been off the charts. Hopefully people will have a little

Homecoming please see page 5

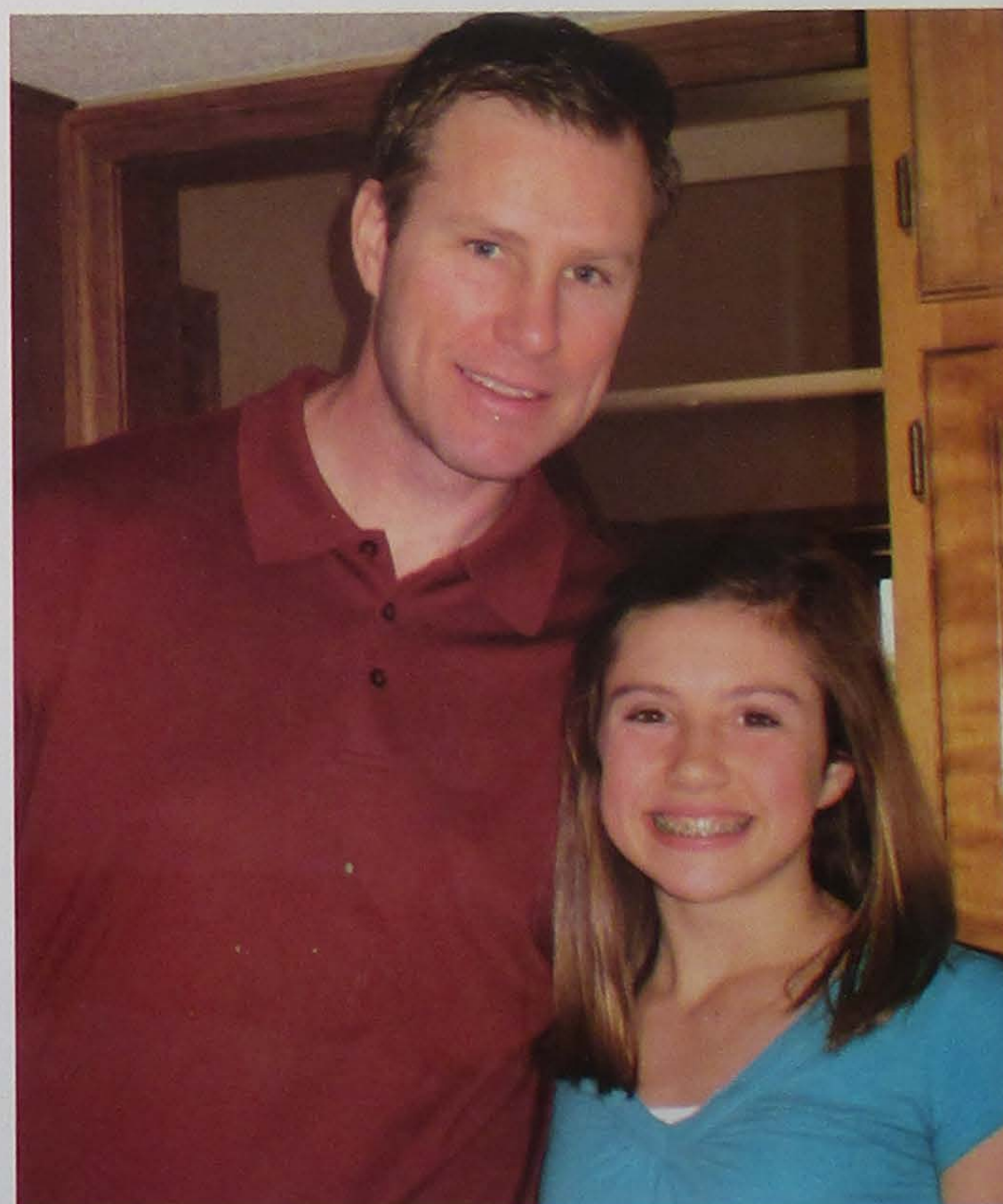


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Back row, from left, Jack, 11, Carol, Fred and Paige, 13; front row, from left, Sam and Charlie, 7.



Charlie and Sam.



Fred and Paige.

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Homecoming continued from page 4
 bit of patience with everything, but I'm not concerned. I know it's a very supportive community. We'll probably have to develop a little thicker skin because of the blogs and chat rooms; I'm going to stay off of any of those kinds of sites. I just have the utmost confidence in Fred that he's going to do a great job. I can't wait to see him walk through that tunnel for the very first time. It will be one of those moments I'll never forget.

Q: How do you plan on helping your kids make the transition?

A: They have a support system right here waiting for them and that is huge for us — two sets of grandparents that can help me with their daily hectic schedules. If we would have moved anywhere else in the country right now, I think it would be so much more difficult. This is going to be great for everybody.

Q: What are your concerns for your children since they'll be leaving friends, school, etc.?

A: My main goal this summer is to get them to Ames to build some relationships with kids that they will go to school and play sports with. That first day of school can be scary for new kids, and I want to make sure they go in seeing some familiar faces.

Q: There are probably some expectations that come with being the wife of a Big 12 coach. How do you handle all of your responsibilities with four children? How do you juggle your priorities?

A: I think my number one priority — always has been and always will be — our kids. I'm not sure what all the expectations will be; although, I will say it is going to be nice to

have grandparents around, so if there are things Fred and I need to do together, we'll have people to help us out. I've never been a head coach's wife before, so this will be a new experience.

Q: What do you do personally to handle stress? To unwind?

A: I love to work out, so that's a huge part of stress relief and having a little "me" time; it's good for the mind, body, and soul. I've kind of handled everything at home; I've never had any trouble filling up a day. And now we've got this new adventure going on that's occupying all of our time. Right now I'm very satisfied with my life.

Q: Do you and your husband ever find the time to do things, just the two of you?

A: That's something that is really important to us. Even in Fred's busiest of times, we always try to find time for each other. I think that's so important for any marriage.

Q: Is there one thing that you would really like to accomplish in your lifetime that you have not been able to do?

A: One of my passions is traveling. I love to travel. It's been difficult with Fred's job and four young kids but that's what I'd like to do more of as a family.

Q: Is there anything else you want to add?

A: We're thrilled to be back home. I know that Fred is going to do well, and I look forward to the kids getting to see him in action. There's such a great sense of community in Ames and that's what we love about it. The best part of our move back is that we get to be close to our families.

On behalf of all of Cyclone Country, welcome home to the Hoiberg family!



Paige and Charlie go tubing.

Contributed photo

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Learn the three R's for back-to-school breakfast

By AMY CLARK, RD, LD

It's that time of year again when the kids go back to school and time has come to re-establish the morning routine. Mornings can be hectic, and it's easy to forget the most important meal of the day. Get your school (and work) routine off to a great start by making breakfast a part of it.

Breakfast is truly the most important meal. Studies show kids who eat breakfast are more likely to:

- Have higher test scores in school.
- Concentrate better with problem-solving skills used in reading, writing and math.
- Have healthier body weights.
- Have lower blood cholesterol levels.

Follow the 3R's to help your kids make healthy breakfast choices.

Rev up metabolism

Breakfast simply means to "break-the-fast." Your body tends to burn fewer calories as you sleep. Burn more calories and jump-start your metabolism by eating breakfast.

Reach for protein and fiber

Smart breakfast choices should include

two or three food groups. Include protein and fiber in your breakfast to keep you feeling full longer.

Good protein breakfast choices: peanut butter or almond butter, walnuts, almonds, sunflower seeds, eggs, string cheese, low-fat yogurt, low-fat milk, drinkable yogurt, lean ham and sliced deli meat.

Good fiber breakfast choices: choose a whole-grain cereal with at least three to five grams of fiber, or try a Fiber One chewy granola bar, a South Beach granola bar, a Kashi bar, whole-grain bread or an English muffin, a Western bagel, a banana, an orange, an apple or some strawberries.

Ready-to-go in one minute

Don't have enough time in the morning to eat breakfast? Here are 10 quick grab-and-go breakfast ideas that take less than one minute to prepare.

- Fiber One chewy bar, drinkable yogurt.
- Wrap string cheese with slice of ham; wrap buttered whole grain bread around meat and cheese; diet V-8 Splash.
- Clif Kid twisted fruit rope, yogurt.

- Spread peanut butter on toasted waffles or Fiber One crackers, skim chocolate milk.

- Hard-boiled egg, tomato juice or spicy V-8 juice.

- Western bagel with Laughing Cow cheese, orange or light orange juice.

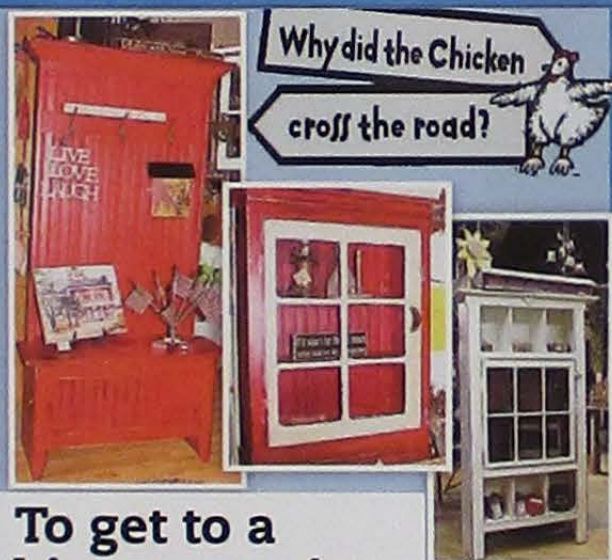
- Erin Baker's breakfast cookie, single-serve milk chug.

- Breakfast-in-a-bag: whole almonds, dried cherries or cranberries, Kashi Heart to Heart cereal, and chocolate Chex Mix pre-portioned ahead of time in snack-size bags.

- Breakfast parfait: layer strawberry yogurt, Back to Nature granola and sliced banana, or stir 2 tablespoons powdered peanut butter into vanilla yogurt, top with crushed graham crackers.

- Breakfast taco: ¼ cup 2 percent milk shredded cheddar cheese on a tortilla. Microwave 30 seconds; roll while warm. Add salsa, if desired, and 100-percent vegetable or fruit juice to drink.

This information is not intended as medical advice. Please consult a medical professional for individual advice.



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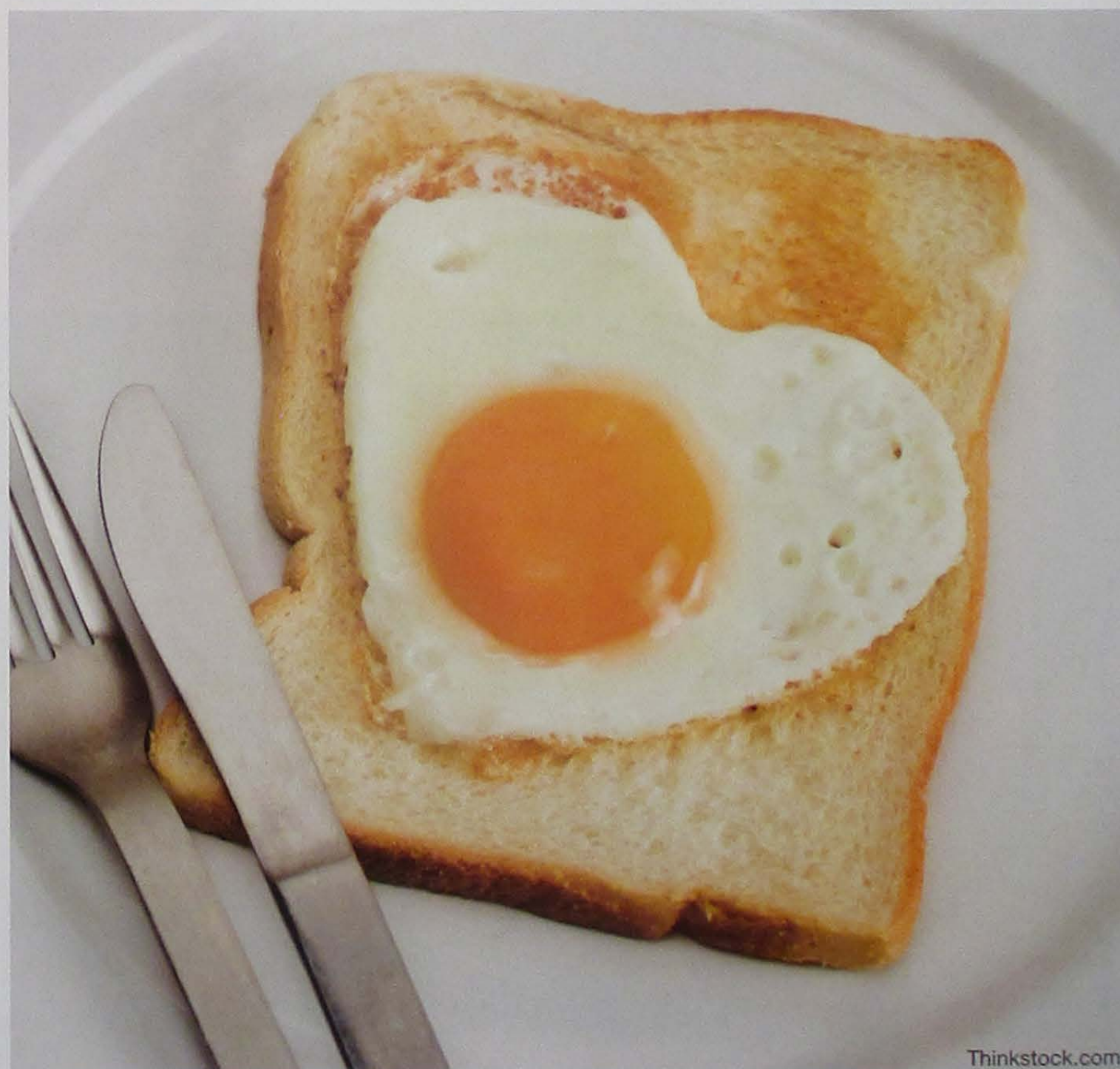
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Back to school and books means back to the fitness regimen for many. Lazy days of summer are soon to be replaced by routines, meetings, practices, rehearsals and homework. Partners in pushups, crunches and jumping jacks are the equivalent of classmates for many who choose group participation. What makes someone choose the classroom environment over solo exercise or private training?

For Denise Retleff and her husband, Randy, group training has become a family affair. Both students in the same discipline, they hit the gym twice a week for the opportunity to exercise together yet work at their own pace with the guidance of a group trainer.

Indeed, anyone can exercise without assistance. "Practice makes perfect," goes the saying. "Just do something," says others. Truthfully, it's practice that makes you better. Repeating and reinforcing bad habits could lead to undesirable results. Compensations and muscle imbalances exist in most everybody. When you apply a fitness program at random, or even a balanced program, to an unbalanced body, you ask for problems. You may find you're held back not making the honor roll.

Having to be in attendance when the bell rings is good reason for many to join a class. When you prioritize and have it locked into your day, you will do your homework in between.

"To have a set time, place and regimen to follow, and to encourage and be encouraged by others ..." Retleff lists as key points to review in consideration of group classes.

"The group sessions," the breast cancer survivor says, "are just fun, with the (added) incentive of a group (camaraderie)." She's no stranger to working with one-on-one guidance either, having gone through the Pink Ribbon Program with trainer Tami Meyer following breast cancer surgery.

What of the investment to get schooled? Tuition costs can be an obstacle. Retleff would tell you there is no down side to it. If getting yourself to the gym or on the bike or outside to exercise is your obstacle, getting a tutor for the behavior change you need to get on your way is worth it. In fact, group training is a much more affordable way for individuals who are interested in getting the guidance of a personal trainer. At just a fraction of the cost, small groups of up to eight people still offer plenty of individual feedback. Large group training programs are even more affordable but still offer modifications and progression that you would expect from other personal training programs, just without the full fee.

The key to finding the right affordable program that meets your goals is identifying a group with your specific objectives. A "weight loss program" might be just what you want at first glance. At closer inspection, you might find it requires you cut out most

Get Schooled

By DEBRA ATKINSON, MS, CSCS



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of the foods you enjoy and stick to a rigorous routine of exercise that you know you'll never continue. The financial cost really isn't as low as it looks if it's not likely you'll stick with it to see results or that you'll continue the program after it's over. "Boot camps" abound. Meeting with high frequency over an extended number of weeks, usually participants are pushed hard to go beyond anything they would do themselves. For some this is good, and for others without an understanding by the leader and the participants of good progression, this could be the wrong fit.

Whether you choose from weight loss, boot camp or a host of group sessions specific to learning yoga, for instance, or new ways to remedy back pain, one thing all participants will say is valuable is knowing someone is there waiting for them to show up and bring it.

"Having to be accountable, having to be there at class time," Retleff says, has helped her overcome her obstacles. She says the motivating words of the instructor, as well as the others in the class, make a big difference to her.

Knowing your

teacher's credentials is also important. Being highly educated in ways that lead a body to success and not injury, and being motivating and inspiring, are the trilogy of core values you want in an exercise leader. Look for trainers physical therapists refer their clients to post-rehab for re-entry into mainstream exercise. Variety for variety's sake is a mistake. Your prerequisite to fitness, weight loss and a lifetime of enjoyable physical activity is being injury and pain-free.



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Sew simple school wardrobe

By CLARE BILLS

What do your clothing choices say about your personality? Are you daring and unique, or more comfortable blending into the background? Crisply tailored or softly draped? Whether we realize it or not, every time we dress we make a statement through our selection of color, texture, design and details.

For kids too, clothing is a step toward self expression. But tight budgets mean parents can not afford to spend wildly on their children's back-to-school wardrobes. So how can you pull together a unique look without maxing out a credit card? Here are a few basic ideas.

1. Start with a color plan. Choose three or four colors that play up your child's skin tones and hair. One or more should be from the neutral camp: black, white, navy, gray, cream or brown. Add a few accent colors and purchase all their clothes within their refined color scheme. A few possible color palates might be: red, cobalt blue, black and white; or dark green, cream, soft blue and navy; or brown, yellow, rust and black; and for little girls, pink, purple, apple green and white. Purchase slacks, shirts, skirts and sweaters within your color scheme and the outfits will be easier to layer and to mix and match. The other benefit is that you'll need fewer pieces.

2. Repurpose used clothing. Scour garage sales, second-hand stores and your own closets to find garments that can be remade or embellished to take on a new look.

If you sew, examine the quality and the



Button detail.

amount of the fabric in a potential used item. A woman's dress can be remade into a child's skirt. Cut apart a man's shirt and sew a little girl's sundress or a boy's shirt. A wool coat could be cut down into a pea jacket or a long skirt. Look for garments with ample usable fabric to lay out a new pattern and create an entirely different outfit.

Be careful to purchase patterns wisely or the cost of sewing can skyrocket. Look for the "wardrobe" patterns and with one purchase, you may have directions for a skirt, blouse, dress, slacks and jacket. Most patterns include at least three sizes, allowing you options for future uses when your child grows.

Fabric stores offer deep discounts on patterns occasionally; however, there are smaller collections, such as Simplicity's "New Look," McCall's "Stitch N Save" or Butterick's "See and Sew" lines, that offer basic designs for a fraction of the cost of regular patterns.

3. Embellish to add personality. You've snagged bargains on new



Photos by Clare Bills/Facets

Sophia and Clare Bills sport nightgowns with button flowers.

jeans and shirts for your kids, but they lack pizzazz. The solution? Use fabric paint, buttons, stencils, glitter, sequins, charms and fancy threads to add a pinch of attitude. Kim Solga's book "Make Clothes Fun!" is available at the Ames Public Library and offers basic directions for turning clothing into walking art, using items available at art, fabric or hobby stores.

- Paint shoe laces in stripes, animal spots, flowers or team colors. Use permanent markers or fabric paint.

- Sew buttons in simple designs for a bit of bling. (See photo for simple flower design on nightgowns.) Remember to remove buttons from shirts and blouses before banishing them to the ragbag and you'll always have a ready supply.

- Create freehand designs, splatters or splotches with fabric paint. (Be sure to wash and dry new garments before embellishing; then put a piece of wax paper inside to prevent paint from bleeding to the other side.)

- Stencil designs using fabric paint. Use plenty of paint and dry each color with a hair dryer before you add another. Keep the back of the stencil clean so you don't smudge paint in unintended spots.

- Sew appliques or simple machine embroidery using specialty threads.

- Turn ball caps into funky animals with felt and glue.

Start small and build on your successes. Creating wearable art pieces is a wonderful way to spend time together and increase your child's confidence in self expression.



Butterfly stencil on a simple white shirt.

Facets 2010 Back to School Reference Guide



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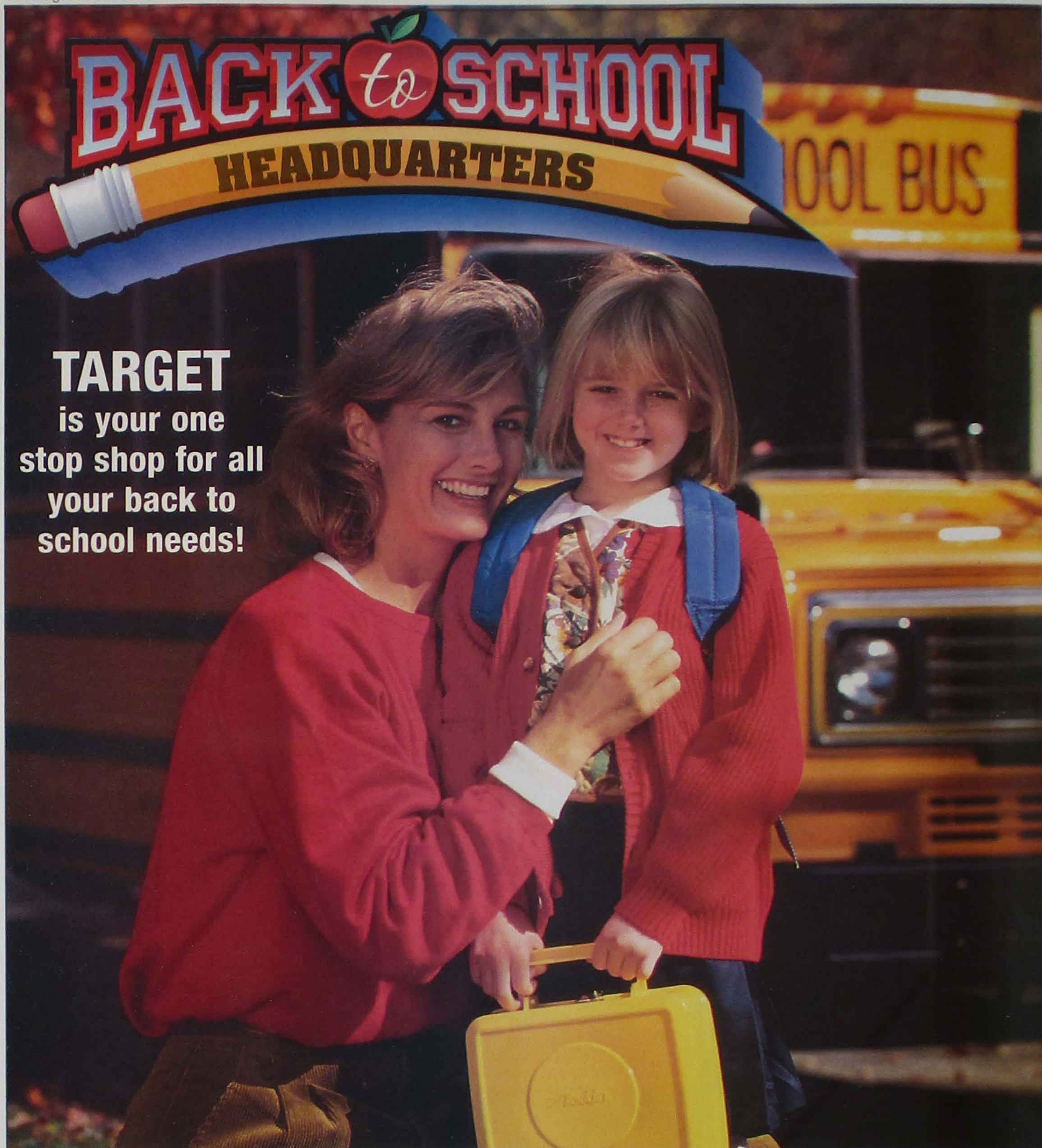


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SKINcare

By KATHY L. COOK, MD

MRSA warning signs

School starts again soon, but already many of our high school, intramural and college sports teams are in full swing. Injuries from sports are always a concern, including infections. An infection known as MRSA (methicillin-resistant *Staphylococcus aureus*) can occur in young, healthy children and adults. This form is known as community-acquired (rather than hospital-acquired). It has been reported in athletes who participate in a variety of sports, including cross country, football, soccer, volleyball, weight lifting and wrestling. These are competitive contact sports. Potential mechanisms of spread include physical contact, skin damage, and sharing of equipment or clothing.

Staph (short for *staphylococcus aureus*) is a common bacteria found on the skin and nose of up to 30 percent of healthy individuals. MRSA is a form of staph that is resistant to treatment with penicillin-related antibiotics. Staph and MRSA can cause skin and soft tissue (muscle, tendon, ligaments and fat) infections or, rarely, more serious infections of the lungs or blood. In the last few years, there has been a worldwide increase of community-acquired MRSA infections. Most staph and MRSA infections are minor and easily treated. Most serious MRSA infections are hospital-acquired and associated with recent surgery, intensive care stays or in people who have weakened immune systems. Those more susceptible for community-acquired MRSA include those with:

- Frequent skin-to-skin contact with an infected individual.
- Spend time in crowded living conditions such as schools, day care, athletic areas, dormitories, correctional facilities and military barracks.
- Utilize poor hygiene.
- Use personal items or touch surfaces that have MRSA on them.

What signs do you look for that might indicate an infection with MRSA? MRSA most fre-

“Most serious MRSA infections are hospital-acquired and associated with recent surgery, intensive care stays or in people who have weakened immune systems.”

quently looks like a pimple, boil or abscess, and sometimes has draining fluid or pus and may be red, swollen, warm and tender to touch. MRSA infection commonly occurs at visible sites of damage to the skin such as cuts or scrapes. Many people believe they have an insect or spider bite. If these symptoms occur, it is important to see your dermatologist or primary care physician. MRSA must be diagnosed with a culture to check for the type of bacteria and what antibiotics it responds to, if they are necessary. There are increasing numbers of antibiotics that are not effective against MRSA, and this can vary in different localities. Some infections may need to be drained, and that would be enough to treat it without the use of antibiotics. If antibiotics are prescribed, the individual must take them on schedule and for the full course of medication in order to ensure the infection is completely treated. A patient may also be prescribed a topical antibiotic called mupirocin to treat their nose, axillary and groin areas to decrease the risk they carry bacteria in those areas. Family members and close contacts may also need to treat with the topical medication to prevent spread of the bacteria.

Prevention of infection is the best de-

fense. These steps will help keep you or your athlete safe:

- Wash hands often using soap and water, or use an alcohol-based hand sanitizer.
- Keep cuts and scrapes clean and covered with bandages until healed (wash with warm soapy water, followed by topical antibiotic and Band-Aids).

- Do not touch other

people's cuts or bandages.

- Do not share personal items like towels or razors.
- Launder athletic clothing daily.
- Regularly clean touched surfaces that may have come in contact with infected skin.
- Clean and disinfect equipment frequently.

Have a safe and healthy school year.



Photo shows a cutaneous abscess, which was caused by methicillin-resistant *Staphylococcus aureus* bacteria, referred to by the acronym MRSA.

Photo courtesy of Major Mark Waibel, MD



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August CALENDAR

SUNDAY, AUG. 1

Roosevelt Summer Sundays featuring Kelly's Clan — Band performs from 7 to 8:30 p.m. Show is at Roosevelt Elementary School, Ninth Street and Roosevelt Avenue, in Ames. Bring a blanket or lawn chair to this free, outdoor concert event.

Prairie Moon featuring The Craig Swalwell Band — Band plays from 3 to 6 p.m. at Prairie Moon Winery and Vineyards, 3801 W. 190th St., in Ames. Admission is \$4.

FRIDAY, AUG. 6

Chuck Wicks — Show begins at 8 p.m. at Events Center at 7 Flags, in Clive. Tickets are \$10 in advance, \$20 day-of-the-show, and are available at [www.great-](http://www.great-ticketsnow.com)

ticketsnow.com.

SUNDAY, AUG. 8

Prairie Moon featuring Jen McClung — Show is from 3 to 6 p.m. at Prairie Moon Winery and Vineyards, 3801 W. 190th St., in Ames. Admission is \$4.

WEDNESDAY, AUG. 11

Celtic Woman — Show begins at 7:30 p.m. at Civic Center of Greater Des Moines, 221 Walnut St. Tickets are \$48.0 and \$68.50, and are available at the Civic Center ticket office, all Ticketmaster locations and charge-by-phone at (800) 745-3000.

SATURDAY, AUG. 14

Melissa Etheridge — Show begins at 8 p.m. at Civic Center of Greater Des Moines, 221 Walnut

St. Tickets are \$38.50 to \$103.50, and are available at the Civic Center ticket office, all Ticketmaster locations and charge-by-phone at (800) 745-3000.

SUNDAY, AUG. 15

Roosevelt Summer Sundays featuring Super Robot Baby and Strong Like Bear — Bands perform from 7 to 8:30 p.m. Show is at Roosevelt Elementary School, Ninth Street and Roosevelt Avenue, in Ames. Bring a blanket or lawn chair to this free, outdoor concert event.

SUNDAY, AUG. 22

Prairie Moon featuring Amy & Adams — Show is from 3 to 6 p.m. at Prairie Moon Winery and Vineyards, 3801 W. 190th St., in Ames. Admission is \$4.

nab a netbook

Back to Class Computer Quest

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 2. Find the large school supply sign at each participating store
 3. Write in the store name — matching the school sign seen in each store
 4. Drop your completed game card in the entry box **before 5 p.m., Sun., Aug. 15**
- No purchase necessary. Rules apply. One entry per person.

Participating stores:

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- Jimmy Johns
- Payless Shoe Source
- Tradehome Shoes
- Cookies, etc.
- Maurices
- Strawberry Patch
- JCPenney
- Regis Salon
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Looking toward the future

By MOLLY CLARK

Four years of college seems like a long time, but it's over before you know it. The realization that this next year will be my last year of college hasn't quite hit me yet. It doesn't seem possible that the past three years flew by so quickly. As my senior year approaches, it's time to start thinking about the future. Even now, it doesn't seem like I'm going to be out in the real world in just one short year. This idea is both exciting and terrifying.

During my time at Iowa State University, I have been involved with many activities. I have tried everything from singing in choirs to having my own radio show to working for student publications and doing freelance wedding photography. I have also held a part-time job as a street vendor for the past two years, which I really love. I have made a lot of wonderful friends from all over the country, with whom I've had countless hours of fun.

But what comes next? Will I be able to get a job in my major, journalism, when I graduate? Do I even want a job related to my major? Have my classes prepared me to do the things I want to do? I think almost all students ask themselves these questions at some point in their college careers.

I worry that with the current economy, it will be difficult for me to find a full-time job in my chosen field

right out of school. I also worry that I didn't choose the right major, and that maybe I should have tried more different things before settling on it. But this year, I need to set these worries aside, take a deep breath and accept whatever life throws at me.

It is strange to think that soon I won't be taking classes and working on homework like I've been doing for 15 years. School is a big part of most peoples' lives, and it is strange to imagine what happens when that is no longer part of my everyday life.

The scariest and most exciting part of all of this, for me, is the possibility of moving out of Iowa. I have lived in Iowa for 21 years, and it will always be my home. However, I am excited by the idea of trying new things and living in new places. I have been considering moving to places like Colorado or Minnesota, but I can see myself doing a lot of moving around while I'm young, before settling somewhere permanently.

The most important question I've been asking myself is: Am I ready for all of this? I feel a little bit like a child standing at the edge of a diving board trying to find the courage to jump into the deep, unknown water below. I might need a little push, but I know that no matter what I will have friends and family to help me adjust to whatever comes my way.

Tips for successful studying

By MOLLY CLARK

Studying is a hard concept to learn for many students. Some have never needed to study and haven't learned good study skills, or they just haven't found what works best for them.

Find what works best for you

Since not everybody learns things effectively in the same way, different study techniques are more useful for some people than others. Try different methods and memorization techniques, such as using flashcards or practice tests to figure out what works best for you.

Manage your time

Time management is a problem for many students. It is easy to get involved in many different activities, part-time jobs and classes, which can make things overwhelming. It is a good idea to use a planner, online calendar or a written schedule on a small whiteboard to keep things organized. Another good practice is making a list of goals that you have to complete each day. Setting goals helps create motivation. However, it is important to make sure you are not getting involved in more things than you can handle.

Take time-outs

Many students forget to make time to just relax or enjoy themselves. This can lead to high stress levels, which can hurt academic performance. Set aside some study breaks to just kick back.

Go to an academic counselor

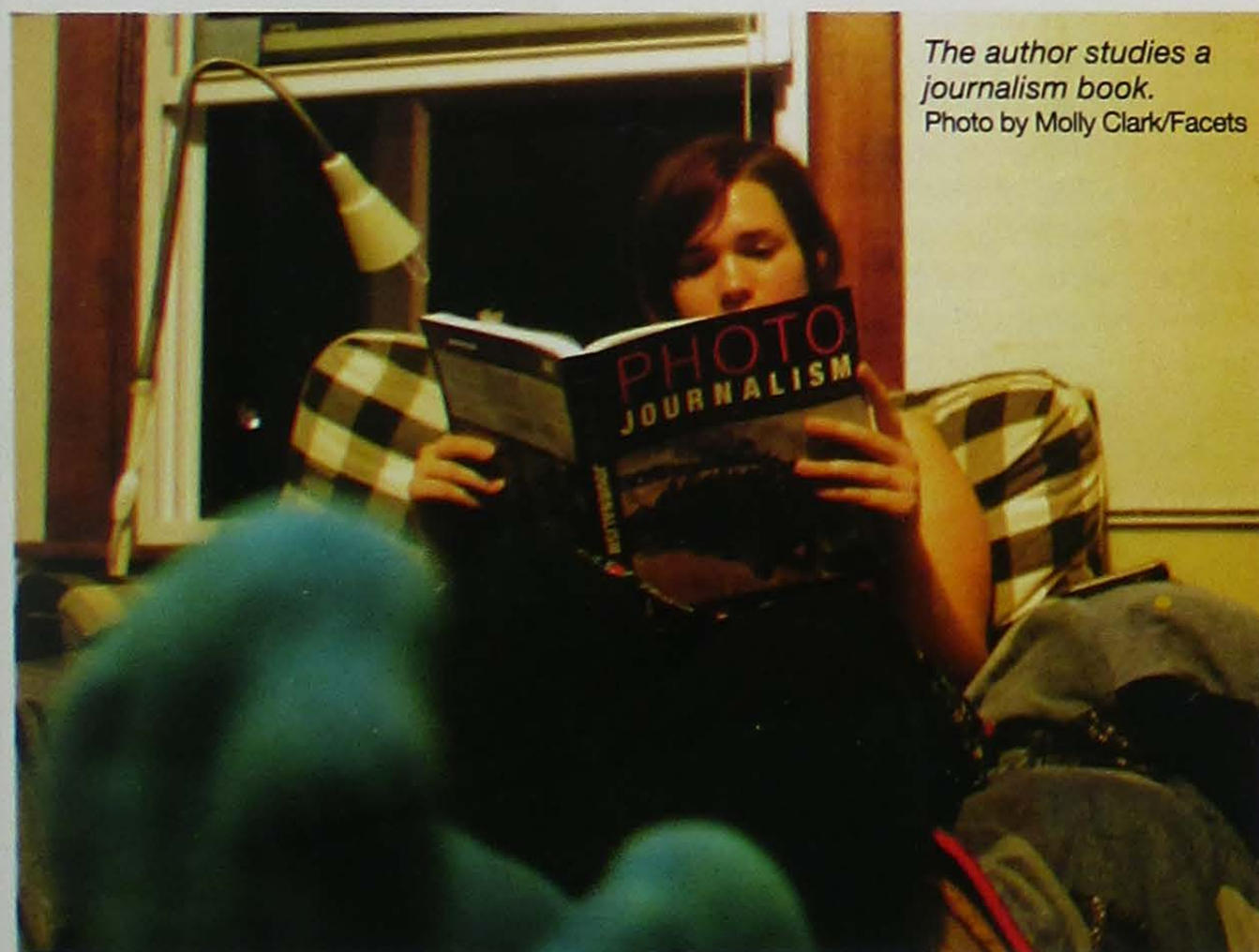
You may have never thought about going to an academic counselor. It is something that many students are embarrassed to do. However, most schools have free academic counseling, and it can be a big help in figuring out the most effective ways to retain information.

Join a study group

It is often helpful to try to get a study group together at least once a week. Working with other students can have many benefits. It can help motivate you to study and sometimes other people in the group will know the answers to questions that you are struggling with. It is also a good way to make new friends.

Stay healthy

Staying active and eating right are often overlooked as things that can help academic performance. A good diet and regular exercise can make a huge difference in healthy brain activity. Also, practicing good sleep habits is important. Being on a regular sleep schedule will ensure that you are not too tired to study or pay attention in class.



The author studies a journalism book.
Photo by Molly Clark/Facets



girlfriend's GUIDE to... FINANCIAL Independence

The real problem...

Is it the stock market or is it the savings?

By KAREN PETERSEN

As I write this, the Dow Jones industrial average is again below 10,000. The Dow seems to be an indicator of the health of the economy. If the Dow is above 10,000, the media cautiously suggests the economy may be in recovery. If the Dow is below 10,000, the media declares worse economic times are lurking in our future.

Here are three questions for you to ponder:

1. Did the Dow finish above or below 10,000?
2. When will you be able to retire?
3. Will you focus on the Dow or on your future retirement?

The value of the Dow Jones has less impact on your retirement plans than you may think. Jean Chatzky in the recent July/August *More* magazine reports, "Surprisingly, the market is not what's likely to stop you. When economists at Dartmouth College and Texas Tech University analyzed the assets of people in their 50s, they reached an unexpected conclusion: The roller coaster ride of 2007-08 will probably delay this group's retirement for only one-and-a-half months on average; 10 percent will be forced to delay for a year or more."

Here are the real issues:

- Lack of a specific retirement plan.
- Inadequate and/or inconsistent savings.

Specific retirement plan

Many people convince themselves it is not possible to be specific when they plan for retirement because they don't know:

- How long they will live.
- How much they will spend when they retire.

How long will you live?

Let's make this personal. How long did your parents and grandparents live? Based on family health history, how long do you think you will live?

Or you can use life expectancy tables to determine your generic life expectancy. If

you are 56, your life expectancy is about 84; if you live to be 84 your life expectancy increases to nearly 92.

There's no need to postpone planning because you don't know how long you will live. Plan on a long life; living to age 90 is a good possibility.

How much will you spend when retired?

This is not an easy task; here is a set of questions to help you get started:

- How much do you spend today? If you don't know, start tracking how you spend.
- Will you spend more or less when you retire?
- Will you stay in your current home? When will your mortgage be paid?
- Will you move to a retirement community? What is the cost of entry and monthly fees?
- What is the cost of health insurance?
- How will inflation affect your need for income if retirement lasts 30 years? From 1980 to 2010 inflation was 178.52 percent. Today you need \$2.79 to buy what one dollar bought 30 years ago.

Systematic savings

Remember when you looked forward to your investment statements? You opened them immediately just to see the amazing increase in value and make plans for early retirement. Even if you made no contributions, your investment value grew at a nearly unbelievable rate. Now we know that rate was, if not unbelievable, certainly unsustainable.

Start today; make significant, systematic contributions to your retirement investments. Here is a quick savings example:

- Save \$200 a month for 20 years; if your money grows at seven percent you will have \$107,676. If you increase your savings by just a percent a year, at the end of 20 years you will have \$136,816.

The solution

No matter what your age, start today. Stop
Girlfriend's Guide please see page 19

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Back to school — time to 'Strike up the Band'

By ROSE ELSBECKER

It's the beginning of a new school year, and fall and football are in the air. You can hear the distant crash of cymbals and feel the beat of the drum. The first of the autumn leaves are tinged with color and the air is filled with a sense of excitement. For me, the fall season, along with the beginning of the year at our brand new high school, called forth an era of new challenges, along with the call to "Strike up the Band" and the chance to be ushered in as a new inductee into our school's impressive marching band.

What is there about a call to "Strike up the Band" that stirs up this sense of excitement? Jerry Ellingson, the long-time band director, who was instrumental in helping build an exceptional fine arts program in the Marshalltown schools, said music is a connector that prompts a stirring within both the spirit and the soul. As for the marching band, he said the far-off crashing of the cymbals and the beat of the drum calls forth a sense of anticipation from the spectators and causes them to eagerly await the best yet to come.

As student of band and music at my alma mater, South Hamilton, we were taught to set our sights high and to hold to a standard of excellence. Our band fell under the direction of the honorable Max Whitlock who, though blinded after having had the mumps at age 16, went on to earn his bachelor's in music from Simpson College in 1945 while doing graduate work both at Iowa State University and Drake. He went on to a long and distinguished career, teaching from 1945 to 1989 and later earning, among other awards, the Outstanding Music Educator Award in 1990. Max, as he was known to his students, worked hard to impart the belief that people could do anything they set their minds to, that limitations could be turned



into challenges, and to let nothing stand in the way of their goals. Though he was a tough director, he helped many an aspiring student through perseverance and hard work to discover not only the joys of music, but the satisfaction of a job well done.

So for me, a budding musician and an avid flute player, it was a real honor to play in such a fine band, and to represent the school and the community in the parades and during half-time performances on the football field. We were fortunate to come from a community where sports and music both held places of honor, and educational excellence came first. We were awestruck to be invited to VEISHEA at Iowa State and to march in the Drake Relays parade. The year we were invited to march at Pella for the renowned Tulip Festival, it poured rain and the parade was canceled. Our director informed us that we came to march,

the spectators were looking for a parade, and that we were not going to let the crowd down. So march down the street with drum roll, trumpets sounding and heads held high, pouring rain and all, we did. Then we piled on the bus and headed home. Later we learned that the sun came out, and the leaders held the parade after all.

At the University of Northern Iowa, our distinguished director of the symphonic band, Dr. Karl Holvick, upheld the same high ideals and standards. He too commanded a standard of excellence. He appeared stern, but had a big heart and a great sense of humor. Holvick taught his students to put their best feet forward and that even if you play for an audience of one, you play your heart out and give it your absolute best. Best of all, he taught us that it's important to have fun along the way.

We were fortunate to have the outstanding instructors that we did. I firmly believe that fine music programs in the schools inspire one to uphold the pursuit of excellence. Meredith Wilson, the famous Iowan who composed "The Music Man" and wrote the stirring strains of "76 Trombones," used his character Professor Harold Hill to tout band and music as the key to keep kids off the street and the answer to "trouble right here in River City." The results then were amazing. The results now are still amazing. It is my hope that future students will have the opportunity to experience such fine music programs and the high standards that tie in together with these programs.

Girlfriend's Guide continued from page 18
tracking the Dow and start contributing to and tracking the growth of your retirement investments.

If you are a do-it-yourself type, there is an abundance of information on the Internet. Not so sure you want to go it alone? Your retirement planning is about the last 20 to 40 years of your life. If there ever was a financial goal worth paying for financial advice, this is it.

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School bus challenge

By PEGGY BEST

An interesting idea hit me the other day. Would it be possible, 34 years after graduating from high school, to drive my old school bus route? It was the same route from kindergarten through high school. I decided that it would make an interesting challenge. So, one bright Saturday morning, I jumped into my car and drove to the Gilbert High School.

When I was enrolled at Gilbert, there was only one school. Now there is an elementary school, middle school and a high school. We had a total of six buses, and I rode bus No. 6. When the buses departed at the end of the school day, buses 1 through 5 exited and turned right. Bus No. 6 was the only bus that turned left. OK, I remembered that, and I was on my way. I drove north one mile and then turned west. I was doing really well, remembering that after another mile, we then headed south. At this point, I had to chuckle because I was sounding like my father. He would never say "turn left," or "turn right," and it used to drive me nuts because he would always say "turn west" or "turn south."

As I drove the route, memories started to pour out. One family, I recall, always smelled like bacon and eggs when they got onto the bus. Their coats must have hung in the kitchen close to the stove. Another family raised pigs, and I recalled that if we were in a seat by ourselves, we'd double up before stopping there to make sure that we didn't have to sit by them because they would

have just finished their chores that morning and smelled pretty strong. Another of my classmates (the rebel of the class) smelled strongly of cigarette smoke and always had a caustic remark to make when he got on the bus. This same guy, who we all sort of revered as the "bad boy", now communicates with his classmates regularly, never misses a class reunion and grew up to be Mr. Responsible working for a major airline.

Driving by one farmhouse, I recalled that they had three dogs that would chase our bus for half a mile. I was always so worried that we'd hit them, and so thankful when I would see them turn back. And the beautiful horses that would run along the fence line with our bus that I cherished watching every day.

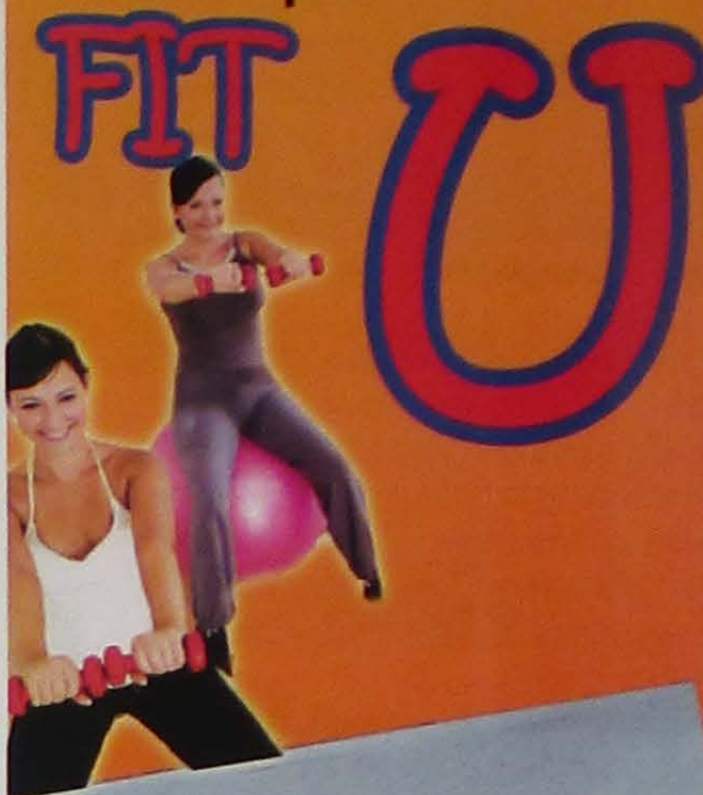
When I got to my old farmhouse, I was saddened to see how it had deteriorated. Even though it was almost 100 years old when I lived in it, my dad always kept it looking as good and neat as he could. It is now rental property, with the surrounding fields sold off, the grass high and weedy, and junk cars sitting where my mom's garden used to be. I suddenly missed my old dog Whiskey Sue, who was always waiting at the end of the driveway to greet me, her tail wagging her whole body.

There were maybe 30 students on my bus, and out of that group, there are four that I know of who have now passed away. Many on the bus I still communicate with regu-

School bus please see page 22



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FOODbites

Carry-out breakfast

By DEBORAH BUNKA

It's back to school this month. It seems earlier every year. So, it's time now to start thinking about the morning routine: getting everyone up and out of bed, washing, brushing, gulping something down and getting everyone where they need to be on time. We make our kids lunch, or at least, make sure they have their lunch tickets, and in the rush to get everyone out the door, we often overlook the single most important thing we can do to help our kids have a better day — provide them with a healthy breakfast.

Numerous studies have shown that eating breakfast helps support academic achievement. Children tend to have improved attention to task, especially later in the morning when they start to feel hungry. If that breakfast is also nutritional, studies show

that memory is sharper, responses are quicker and more accurate, and overall behavior is improved. Studies also show that this tends to be even more important for children with learning disabilities. If we can do all this for our children with something as simple as making them breakfast, why not?

The egg tortilla recipe below is quick and easy to make. It takes less than 5 minutes from start to finish, and it provides a good combination of protein and carbohydrates that will prevent the blood sugar crash they may experience from eating sugary cereals. Another advantage is that the egg tortilla comes in its own carry-out container and can be eaten in the car on the way to school or while standing at the bus stop. Of course, the ideal is for



all families to sit down at the breakfast table, but my own experience tells me this is not always possible, especially as kids get older and harder to get out of bed. So, if it comes down to handing them something on the way out the door, at least you'll know you're doing what you can to give them a good start to their day.

Egg Tortillas

2 servings

Ingredients

3 large eggs
1/8 c cheddar cheese
cooking spray
salt and pepper to taste

a couple drops of Tabasco sauce (optional)
2 (fajita-sized) tortillas
2 Tbsp salsa (optional)

Instructions

Spray frying pan with cooking spray and set heat element to high. In a bowl, lightly beat eggs. Season with salt and pepper to taste. Add a couple drops of Tabasco sauce, if desired. Turn heat to medium and pour egg mixture onto pan. Let sit until underside is cooked (approx. 30 seconds), then flip. Sprinkle cheese over eggs. When second side has cooked, fold the eggs over and turn heat off. Lay tortillas on a plate and put in microwave for 30 seconds on high to warm. Cut eggs in half and place each half onto the center of a tortilla. (Add salsa on top, if desired.) Fold bottom half of tortilla up and then fold each side over. (The tortilla should be moist and pliable enough to fold easily and stay closed.)

Basic Fresh Salsa Recipe

4-8 servings

Ingredients

4 large tomatoes, seeded, chopped
1 large onion, chopped
1/2 green bell pepper, chopped
2 large jalapeno peppers, seeded,

chopped
2 cloves garlic, minced
1/4 cup fresh cilantro, minced
juice of 1 lime
salt to taste

Instructions

Combine all ingredients. Refrigerate in a covered container and let sit overnight. Note: Making the recipe a day or so ahead will allow the flavors to mix more fully, resulting in a more flavorful salsa.

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SOMETHING to look forward to

BY JOSHUA DUCHENE

Q ■ Help! My scalp seems to be shedding a lot more dandruff than usual. How can I stop the embarrassing white flakes?

A ■ Dandruff is a very common, yet embarrassing, problem. However, it can be easily fixed. Dandruff is flakes of dead skin that fall off the scalp. It can often be treated with an over-the-counter shampoo specially formulated for dandruff. When using these shampoos, make sure to massage the scalp gently to loosen the flakes. If these shampoos do not work for you, you may want to consult a physician. Most of the time, dandruff can simply be treated by shampooing your hair better with an everyday shampoo. This is especially true for people with thick hair who have a hard time reaching their scalp when shampooing. Often when we shower we are in a hurry and do not take the time to actually get down to the scalp while shampooing and rinsing, thus leaving buildup on our scalp. This buildup can in turn lead to drying of the skin, which will cause dandruff. I would recommend trying to clean and cleanse the scalp better, and if this doesn't work, then try an over-the-counter dandruff shampoo.

Q ■ Help me, I am going back to school soon and I got a bad haircut.

A ■ There is no reason to just throw your hair up and give up. First of all, you should always make sure that you and your stylist are on the same page when deciding how to cut your hair. It is always helpful to bring pictures. If and when you receive a bad haircut, do not just walk out on your service provider, tell them what you don't like and give them a chance to change that aspect of the cut. Here are some styles that may help fix your "bad haircut." The best way to hide a bad haircut is to use your styling tools. Try round brushing your hair, and then putting some curl into your hair to add texture and volume to hide a bad cut. If you have curly hair and the cut was too short for you, try straightening your hair to add length. The best way to avoid a bad hair-



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cut is to go to a salon you trust, with an educated hair stylist and to let your stylist know exactly what you are looking for. Remember, hair will always grow back.

Q ■ Why is my hair so hard to comb through?

A ■ We are well into the hot and humid summer now, and it may be time to give your hair some much-needed TLC. The most common reason hair is hard to comb through is because of split ends. With the heat, humidity, sun exposure and hot tools we use on our hair, it becomes dry and causes split ends, which in turn makes the hair more difficult to comb through. The best and most efficient way to handle this dilemma is to get your hair trimmed. Just because you're getting your hair trimmed does not mean you have to lose length. If you choose not to get a trim, your hair may break more because the ends will tangle easier and break off.

Joshua Duchene is a licensed cosmetologist who works at a salon in Ames. Do you have a question about hair or makeup? E-mail him at thesalon2008@yahoo.com.

School bus continued from page 20

larly, some work here at Iowa State University, so I see them occasionally, and some have disappeared completely off my radar. It is funny that after 30-plus years, I still recognize my school-bus friends, even those several classes above or below mine. One of them is now the guy who maintains our copier. He walked in one day and I knew immediately who he was, and he knew who I was. I remembered exactly where he lived and when he stopped riding the bus because he bought an old pick-up and painted it bright purple.

So, many kids now think that riding the school bus isn't the cool thing to do, but in reality it is pretty cool, because you come to know kids who aren't in your class or grade, their siblings, and kids you would never meet under any other circumstances.

This school bus challenge that I thought would be just a fun little drive and a good memory test for me, turned out to be a true reminiscing experience and a blessing in disguise.

FACETEDwomen

Name: Heather Praska-Doty
Age: 33
Position: Stylist at Leedz Salon
Family: Scott and Ava

1. What would you do with \$1,000 to spend on yourself? I would go on a road trip with my girlfriends.

2. Your favorite meal: My grandmother's chicken and mashed potatoes.

3. Craziest fashion you ever wore: Choker necklace paired with a shirt that had cut out shoulders, and a perm with barrel bangs.

4. Your favorite motto: Go big or go home! If you're not going big, then why do it?

5. What makes you happy? My wonderful family.

6. What makes you feel confident? My stylist job at Leedz Salon. When I started cosmetology school seven years ago, I knew I loved making people feel beautiful.

7. What makes you laugh? I laugh and smile when my 1-year-old daughter looks at me.

8. What have you accomplished that has made you proud? In the last seven years, I have accomplished so much. I have become the highest stylist at Leedz Salon. I have a wonderful husband and a beautiful little girl.

9. Best tip to look and feel great: Always make time for yourself.

10. How do you take care of yourself financially? Work and have one credit card.

11. If you could do or be anything you want, what would it be? Go on a road trip to the east coast, specifically Maine.

12. How do you reward yourself? Take

time off from work and spend that time with family.

13. My idea of a nightmare job: Cleaning port-o-potties.

14. My simplest pleasure: My 1-year-old baby girl, Ava Renee.

15. I crave: Mexican food.

16. I secretly love: Singing and danc-

ing, even though I am not gifted with these talents.

17. When I am an old lady: I would love to live by the water and enjoy everything about the outdoors.

18. I am thankful for: My family.

19. What kind of chocolate do you like or prefer? If you want, describe how you enjoy chocolate. Dark chocolate.



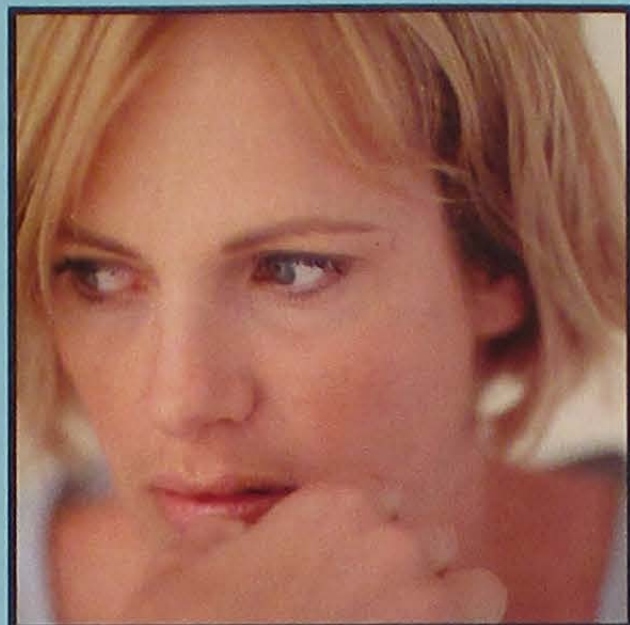
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Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.

Name: Belinda Christophels
Age: 45
Position: Hairstylist at Leedz Salon
Family: Husband Stephan, and son Eric, 21

1. What would you do with \$1,000 to spend on yourself? Shopping and buying clothes and shoes.

2. Your favorite motto: Always look at the bright side.

3. What makes you happy? I could list more than one thing here, but my loving husband and son are definitely ranked No. 1.

4. What makes you feel confident? Being prepared always helps.

5. What makes you laugh? Funny videos.

6. What have you accomplished that has made you proud? I worked in different salons in different countries (Europe), and now here in the U.S. I had my own salon for 13 years and taught at the same time at a vocational school. After leaving Belgium, I had to start all over in the U.S. doing licenses, learned English, etc. ... because I love what I am doing.

7. Do you believe in New Year's resolutions? Do you have one this year? No. Well, I admit I tried, but it did not work.

8. How do you take care of yourself financially? Saving up for my retirement, and always spend some money on yourself.

9. If you could do or be anything you want, what would it be? Skiing with friends and family in Colorado around Christmas and New Year's.

10. If you knew then what you know now, what would you have done differently? Paid more attention in school.

11. How do you reward yourself? I'll go and buy shoes, or go out for dinner.

12. My idea of a nightmare job: Working at a slaughterhouse.

13. My simplest pleasure: Good eating.

14. I crave: Thai food.

15. I am thankful for: All the people that helped me to achieve my goals and to become the person I am.

16. How do you give back to your community? See question No. 17.

17. What kind of chocolate do you like or prefer? If you want, describe how you enjoy chocolate. Belgian chocolate ... I enjoy it by sharing with friends.



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Richard and Karen Stephenson needed help in their kitchen. The tile flooring installed only six years before was falling apart; the grout was coming out and it didn't look good. With one call to Ames Contracting Team, the Stephensons were on their way to beautiful new flooring and they decided to remodel their outdated bathroom as well.

With the family anxious for their new flooring and bathroom and the contracting team ready to begin, Karen suffered a knee injury that curtailed the project for several months. Ames Contracting Team exercised their usual flexibility and waited until the family was ready. When the team finally began construction, they did so with Karen resting on the couch in the middle of it all. "They were all very nice. They worked around me being in the hospital and on the couch," Karen recalled.

Quickly, the deteriorating tile floor disappeared and Flooring Gallery installed wood throughout the kitchen and hallway, instantly transforming the space. There is a classic, modern feel to the kitchen now that the Stephenson family loves.

In the bathroom, Geisinger Construction and Benjamin Franklin Plumbing worked together. Cabinets were removed and in their place a roomy new shower was installed.

When a problem threatened to slow the project, Ames Contracting Team corrected it without skipping a beat. "With any project things are going to come up," explained Karen. "but whenever there was a problem they dealt with right away." She explained that when their new shower door arrived it was not the one they had selected or

that the contracting team had ordered. ACT immediately arranged for the correct door to be delivered but, so the family wouldn't have to wait even a day to enjoy their new shower, they installed a door for them to use while they waited.

According to Karen, this was characteristic of the consideration the team showed for the needs of their customers throughout the project. "Everything was great," she said. "Everyone was so professional."

Karen Stephenson is very pleased with her new bathroom and the polished look her wood flooring provides. "Everything is more up to date now," she said. She struggled to find a word that conveyed how she felt about her remodel. Finally she settled on one, "Luxury," she said. "I guess that's it. There is much more luxury now." It's a safe bet the Stephensons will enjoy this remodel for years to come.

This project did not require an electrician but Thompson Electric is also a vital part of Ames Contracting Team and stands ready to participate in any team project.



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BY MARY HALSTRUM, *Facets Editor*



The end of this month and the beginning of the next mark two milestones in my children's lives; my younger daughter starts preschool and my older daughter heads off to third grade. So, the next couple of weeks will be spent shopping for school clothes and filling backpacks with supplies every child needs for the proper learning experience. Schedules will also need to be adjusted to get them on the right sleep cycle for the upcoming school year.

Rachel's first day of class is Sept. 3. She's very excited about going to school and is looking forward to learning new things and making new friends. Thank goodness for the Statewide Voluntary Preschool Program for 4-year-old children, or else we wouldn't be able to afford to send her to school. The program is funded by the state and is one of the bright spots in the still struggling economy. Unlike some who are against the state-funded program, I believe attending preschool is beneficial to children in that it better prepares them for their future academic lives. Can one succeed without preschool? Of course, but why should any child be denied the experience? I admit that I went to preschool for about 10 minutes

when I was 4, but back then preschool was just play time and snack time with a couple of naps thrown in. It wasn't like it is today. My husband and I are always commenting on how much smarter Katharine, 8, is now than we were at her age. Can her above-average reading skills, math skills, vocabulary skills, etc., all be attributed to attending preschool? Probably not, but some of them probably are.

Speaking of Katharine, her days of relaxed dress code enforcement are pretty much over as third-graders don't get cut as much slack as first- and second-graders. Shirts must be tucked in, no designer tights, no wacky belts, and hair must be well groomed. This might be problematic for my daughter, considering I haven't seen one of her eyes for months ever since she started growing out her bangs. This year will also be the first time she'll take the Iowa Test of Basic Skills. I've explained to her that the ITBS is but one of several "bubble" tests she'll take throughout her educational life. And even though one test can't be a completely accurate predictor of whether she'll be successful academically, it might offer a glimpse into her future. And standardized tests are a part of going to school, so getting used to study-

ing for them and learning how to take them is necessary — not optional — as far as I'm concerned.

I, too, have been thinking a lot lately about going back to school. Financially it's a no-go right now, but in a couple of years, who knows? Back in 1994, when I graduated from Iowa State University with a double major in journalism and mass communication and political science, I thought having a bachelor's degree was enough to give me a leg up professionally. Now, 16 years later, the decision to not further my education at that time isn't looking so good. To get where I want to be in my career, I most likely need a master's degree. And with a variety of adult education programs available — whether online or in brick and mortar buildings — furthering my education will hopefully become a reality someday soon.

But first, a more pressing question comes to mind: What kind of backpacks do my daughters want this year, and where can I find them?

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